

Title (en)

SYSTEM AND METHODS FOR ACCEPTING DUAL FUNCTION PAYMENT CREDENTIAL

Title (de)

SYSTEM UND VERFAHREN ZUM AKZEPTIEREN EINER ZAHLUNGSBERECHTIGUNG MIT DUALER FUNKTION

Title (fr)

SYSTÈME ET PROCÉDÉS D'ACCEPTATION D'UN JUSTIFICATIF DE PAIEMENT À DOUBLE FONCTION

Publication

**EP 3649598 A1 20200513 (EN)**

Application

**EP 18737478 A 20180614**

Priority

- US 201762528613 P 20170705
- US 2018037483 W 20180614

Abstract (en)

[origin: US2019012645A1] A transaction authorization request message is received. The message includes a payment token and a merchant identifier. The payment token is detokenized to detect account mapping for the payment token. From the account mapping, it is determined that a debit transaction option and an ACH (automated clearing house) transaction option exist for the payment token. A selection is made between the debit transaction option and the ACH transaction option based at least in part on the merchant identifier.

IPC 8 full level

**G06Q 20/38** (2012.01); **G06Q 20/02** (2012.01)

CPC (source: CN EP US)

**G06Q 20/023** (2013.01 - EP US); **G06Q 20/20** (2013.01 - EP US); **G06Q 20/26** (2013.01 - EP US); **G06Q 20/367** (2013.01 - CN); **G06Q 20/3821** (2013.01 - CN EP US); **G06Q 20/385** (2013.01 - EP US); **G06Q 20/40** (2013.01 - EP US)

Citation (search report)

See references of WO 2019009990A1

Designated contracting state (EPC)

AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LI LT LU LV MC MK MT NL NO PL PT RO RS SE SI SK SM TR

Designated extension state (EPC)

BA ME

DOCDB simple family (publication)

**US 2019012645 A1 20190110**; CN 109214815 A 20190115; CN 109214815 B 20230414; EP 3649598 A1 20200513; WO 2019009990 A1 20190110

DOCDB simple family (application)

**US 201816021717 A 20180628**; CN 201810726982 A 20180705; EP 18737478 A 20180614; US 2018037483 W 20180614